

EXHIBIT 164

From: jes.staley@jpmorgan.com [jes.staley@jpmorgan.com]
Sent: 2/24/2005 4:03:02 PM
To: olivier.de.givenchy@jpmorgan.com
Subject: Re: from jeffrey epstein

Olivier: Ghislaine is a good friend of one of our very big clients in the U.S. Can we please try to help her - I think she's looking for a basic checking account.

Thank you,

Jes

----- Forwarded by Jes Staley/JPMCHASE on 02/24/2005 10:59 AM -----

Tad C Smith	To: Jes Staley/JPMCHASE@JPMCHASE
02/24/2005 10:18 AM	cc:
	Subject: Re: from jeffrey epstein

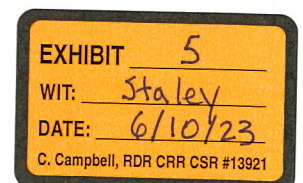
Jes - I put a call into Jeffrey yesterday and forwarded Olivier's contact information below. If it is for Ghislaine Maxwell, we already have an account open for her on our team and can purchase Stg and Euros here if this is all they are looking to do. Tad

----- Forwarded by Tad C Smith/JPMCHASE on 02/24/2005 10:12 AM -----

Tad C Smith	To: [REDACTED]
[imageref name = mypage.gif]	cc: Olivier de Givenchy/JPMCHASE@JPMCHASE
02/23/2005 10:21 AM	Subject: Re: from jeffrey epstein

Cecilia - Jes said that Jeffrey had an Associate who was looking to open a Private Banking account in London to hold Sterling and Euros. Do you have any further information (i.e. individuals name, address, net worth, proposed investment activity etc.) ? The Private Banker in charge of our UK business is Olivier de Givenchy. His contact information is as follows:

Olivier de Givenchy



JP Morgan Private Bank

125 London Wall - 15th Floor

London, ZZ EC2Y5AJ

UK

Ph: 011-44207-742-7512

Fax: 011-44207-742-7643

E-mail: olivier.de.givenchy@jpmorgan.com

Cecilia Steen

<div data-bbox="138 909 555 951" data-label="Text"><p>[REDACTED]</p></div> <div data-bbox="133 963 352 997" data-label="Text"><p>02/23/2005 09:36 AM</p></div> <div data-bbox="133 1024 435 1060" data-label="Text"><p>Please respond to Cecilia Steen</p></div>	<div data-bbox="821 932 1209 974" data-label="Text"><p>To: tad.c.smith@jpmorgan.com</p></div> <div data-bbox="821 1001 862 1031" data-label="Text"><p>cc:</p></div> <div data-bbox="821 1064 1156 1104" data-label="Text"><p>Subject: from jeffrey epstein</p></div>
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